

In re:
Derek Evan Krucelyak
Debtor

Case No. 16-12284-amc
Chapter 13

CERTIFICATE OF NOTICE

District/off: 0313-2
Date Rcvd: May 12, 2021

User: admin
Form ID: 138NEW

Page 1 of 4
Total Noticed: 62

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
++	Addresses marked '++' were redirected to the recipient's preferred mailing address pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.P.2002(g)(4).
##	Addresses marked '##' were identified by the USPS National Change of Address system as undeliverable. Notices will no longer be delivered by the USPS to these addresses; therefore, they have been bypassed. The debtor's attorney or pro se debtor was advised that the specified notice was undeliverable.

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on May 14, 2021:

Recip ID	Recipient Name and Address
db	+ Derek Evan Krucelyak, 162 Levering Street, Philadelphia, PA 19127-1412
13702675	+ AES/Natl Col, Aes/Ddb, Po Box 8183, Harrisburg, PA 17105-8183
13702677	+ AES/Natl Col, Pob 61047, Harrisburg, PA 17106-1047
13702679	+ AES/PNC Bank, Po Box 61047, Harrisburg, PA 17106-1047
13702683	+ Aes/pnc Natl City, Po Box 61047, Harrisburg, PA 17106-1047
13764436	American Express Centurion Bank, c/o Beckett and Lee LLP, PO Box 3001, Malvern PA 19355-0701
13702688	+ Amex/Beckett & Lee LLC, Po Box 3001, 16 General Warren Blvd, Malvern, PA 19355-1245
13702689	+ Amex/Beckett & Lee LLC, Po Box 297871, Fort Lauderdale, FL 33329-7871
13702692	++ BANK OF AMERICA, PO BOX 982238, EL PASO TX 79998-2238 address filed with court:, Bank Of America, Po Box 982235, El Paso, TX 79998
13786664	+ BPA as Authorized Agent for PNC Bank, N.A., 600 Corporate Drive, Suite 502, Ft. Lauderdale FL 33334-3662
13702695	+ Barclays Bank Delaware, 125 S West St, Wilmington, DE 19801-5014
13702694	+ Barclays Bank Delaware, Po Box 8801, Wilmington, DE 19899-8801
13702696	+ Bby/cbna, 50 Northwest Point Road, Elk Grove Village, IL 60007-1032
13932717	Educational Credit Management Corporation, PO BOX 16408, ST. PAUL, MN 55116-0408
13725061	+ Freedom Credit Union, c/o Robert M. Morris, Esq, P.O. Box 2235, Bala Cynwyd, PA 19004-6235
13702721	Freedom Cu, Arsenal Bus Center, Philadelphia, PA 19137
13702726	+ Medtronic, 13019 Collection Center Drive, Chicago, IL 60693-0130
13732959	+ Medtronic, Inc., 18000 Devonshire Street, Northridge CA 91325-1219
13702727	+ Monterey Financial Services, 4095 Avenida de law Plata, Oceanside, CA 92056-5802
13734308	+ PHEAA, PO Box 8147, Harrisburg, PA 17105-8147
13723118	+ Philadelphia Gas Works, 800 W Montgomery Ave, Phila Pa 19122-2898, Attn: Bankruptcy Dept 3F
14566782	+ The Bryn Mawr Trust Company, C/O KML Law Group, 701 Market Street Suite 5000, Philadelphia, PA. 19106-1541
13750895	eCAST Settlement Corporation, PO Box 29262, New York NY 10087-9262

TOTAL: 23

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
smg	Email/Text: megan.harper@phila.gov	May 13 2021 01:44:00	City of Philadelphia, City of Philadelphia Law Dept., Tax Unit/Bankruptcy Dept, 1515 Arch Street 15th Floor, Philadelphia, PA 19102-1595
smg	Email/Text: RVSVCBICNOTICE1@state.pa.us	May 13 2021 01:43:00	Pennsylvania Department of Revenue, Bankruptcy Division, P.O. Box 280946, Harrisburg, PA 17128-0946
smg	+ Email/Text: usapae.bankruptcynotices@usdoj.gov	May 13 2021 01:44:00	U.S. Attorney Office, c/o Virginia Powel, Esq., Room 1250, 615 Chestnut Street, Philadelphia, PA 19106-4404
cr	+ Email/Text: ELDABBASM@FREEDOMCU.ORG	May 13 2021 01:43:00	Freedom Credit Union, 626 Jacksonville Road, Ste 250, Warminster, PA 18974-4862
cr	Email/PDF: gecsed@recoverycorp.com		

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		May 13 2021 01:58:30	Synchrony Bank, c/o Recovery Management Systems Corporat, 25 SE 2nd Avenue, Suite 1120, Miami, FL 33131-1605
13702685	+ Email/Text: ally@ebn.phinsolutions.com	May 13 2021 01:43:00	Ally Financial, Attn: Bankruptcy, Po Box 130424, Roseville, MN 55113-0004
13702686	+ Email/Text: ally@ebn.phinsolutions.com	May 13 2021 01:43:00	Ally Financial, 200 Renaissance Ctr, Detroit, MI 48243-1300
13702700	Email/PDF: AIS.cocard.ebn@americaninfosource.com	May 13 2021 01:58:34	Capital One, 15000 Capital One Dr, Richmond, VA 23238
13702697	+ Email/PDF: AIS.cocard.ebn@americaninfosource.com	May 13 2021 02:08:47	Capital One, 26525 N Riverwoods Blvd, Mettawa, IL 60045-3438
13702698	+ Email/PDF: AIS.cocard.ebn@americaninfosource.com	May 13 2021 02:03:48	Capital One, Attn: Bankruptcy, Po Box 30285, Salt Lake City, UT 84130-0285
13702699	+ Email/PDF: AIS.cocard.ebn@americaninfosource.com	May 13 2021 01:58:34	Capital One, Po Box 30253, Salt Lake City, UT 84130-0253
13714967	Email/PDF: AIS.cocard.ebn@americaninfosource.com	May 13 2021 01:58:34	Capital One Bank (USA), N.A., PO Box 71083, Charlotte, NC 28272-1083
13781010	+ Email/Text: bnc@bass-associates.com	May 13 2021 01:43:00	Cavalry SPV I, LLC, c/o Bass & Associates, P.C., 3936 E. Ft. Lowell Rd., Suite 200, Tucson, AZ 85712-1083
13788873	+ Email/Text: bncmail@w-legal.com	May 13 2021 01:44:00	Cerastes, LLC, C/O Weinstein & Riley P.S., 2001 Western Ave, STE 400, Seattle, WA 98121-3132
13702701	+ Email/Text: bk.notifications@jpmchase.com	May 13 2021 01:43:00	Chase Auto, Attn:National Bankruptcy Dept, Po Box 29505, Phoenix, AZ 85038-9505
13702702	+ Email/Text: bk.notifications@jpmchase.com	May 13 2021 01:43:00	Chase Auto, Po Box 901003, Ft Worth, TX 76101-2003
13702713	+ Email/PDF: Citi.BNC.Correspondence@citi.com	May 13 2021 02:09:01	Citibank, Po Box 6241, Sioux Falls, SD 57117-6241
13702712	+ Email/PDF: Citi.BNC.Correspondence@citi.com	May 13 2021 01:58:46	Citibank, Citicorp/Centralized Bankruptcy, Po Box 790040, Saint Louis, MO 63179-0040
13702711	+ Email/PDF: Citi.BNC.Correspondence@citi.com	May 13 2021 02:09:02	Citibank, Citicorp Credit Srvs/Centralized Bankrupt, Po Box 790040, Saint Louis, MO 63179-0040
13702715	+ Email/PDF: Citi.BNC.Correspondence@citi.com	May 13 2021 02:09:00	Citibank/The Home Depot, Citicorp Credit Srvs/Centralized Bankrup, Po Box 790040, Saint Louis, MO 63179-0040
13702716	+ Email/PDF: Citi.BNC.Correspondence@citi.com	May 13 2021 01:58:45	Citibank/The Home Depot, Po Box 6497, Sioux Falls, SD 57117-6497
13702717	+ Email/Text: BNC-ALLIANCE@QUANTUM3GROUP.COM	May 13 2021 01:43:00	Comenity Bank/West Elm, Attention: Bankruptcy, Po Box 182125, Columbus, OH 43218-2125
13702718	+ Email/Text: BNC-ALLIANCE@QUANTUM3GROUP.COM	May 13 2021 01:43:00	Comenity Bank/West Elm, 4590 E Broad St, Columbus, OH 43213-1301
13702720	Email/Text: mrdiscen@discover.com	May 13 2021 01:43:00	Discover Financial, Po Box 15316, Wilmington, DE 19850
13709309	+ Email/Text: mrdiscen@discover.com	May 13 2021 01:43:00	Discover Bank, Discover Products INC, P.O. Box 3025, New Albany Ohio 43054-3025
13702719	+ Email/Text: mrdiscen@discover.com	May 13 2021 01:43:00	Discover Financial, Attn: Bankruptcy, Po Box 3025, New Albany, OH 43054-3025
13702722	+ Email/Text: ally@ebn.phinsolutions.com	May 13 2021 01:43:00	G M A C, Po Box 105677, Atlanta, GA 30348-5677
13702703	Email/PDF: ais.chase.ebn@americaninfosource.com	May 13 2021 01:58:31	Chase Card Services, Po Box 15298, Wilmington, DE 19050

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13702724	+ Email/Text: bk@lendingclub.com	May 13 2021 01:44:00	Lending Club Corp, 71 Stevenson St Ste 300, San Francisco, CA 94105-2985
13725338	+ Email/Text: bankruptcydpt@mcmcg.com	May 13 2021 01:44:00	Midland Funding LLC, PO Box 2011, Warren MI 48090-2011
13788504	Email/PDF: PRA_BK2_CASE_UPDATE@portfoliorecovery.com	May 13 2021 02:03:55	Portfolio Recovery Associates, LLC, POB 41067, Norfolk VA 23541
13702728	+ Email/Text: bankruptcy@prosper.com	May 13 2021 01:44:00	Prosper Marketplace In, 101 2nd St Fl 15, San Francisco, CA 94105-3672
13759369	Email/Text: bnc-quantum@quantum3group.com	May 13 2021 01:43:00	Quantum3 Group LLC as agent for, Velocity Investments LLC, PO Box 788, Kirkland, WA 98083-0788
13708091	Email/PDF: rmscedi@recoverycorp.com	May 13 2021 02:08:55	Recovery Management Systems Corporation, 25 S.E. 2nd Avenue, Suite 1120, Miami, FL 33131-1605
13702729	+ Email/PDF: gecsed@recoverycorp.com	May 13 2021 01:58:30	Synchrony Bank/Banana Republic, Attn: Bankruptcy, Po Box 103104, Roswell, GA 30076-9104
13702730	+ Email/PDF: gecsed@recoverycorp.com	May 13 2021 02:08:43	Synchrony Bank/Banana Republic, Po Box 965005, Orlando, FL 32896-5005
13702732	+ Email/PDF: gecsed@recoverycorp.com	May 13 2021 02:08:43	Synchrony Bank/HH Gregg, C/o P.O. Box 965036, Orlando, FL 32896-0001
13702731	+ Email/PDF: gecsed@recoverycorp.com	May 13 2021 02:08:44	Synchrony Bank/HH Gregg, Attn: Bankruptcy, Po Box 103104, Roswell, GA 30076-9104
13702733	Email/Text: Collections@bmtc.com	May 13 2021 01:43:00	The Bryn Mawr Trust Company, 801 Lancaster Avenue, Bryn Mawr, PA 19010

TOTAL: 39

BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
cr		Educational Credit Management Corporation, po. box 16408
13702734		Vilanova Uni
13702678	*+	AES/Natl Col, Pob 61047, Harrisburg, PA 17106-1047
13702676	*+	AES/Natl Col, Aes/Ddb, Po Box 8183, Harrisburg, PA 17105-8183
13702680	*+	AES/PNC Bank, Po Box 61047, Harrisburg, PA 17106-1047
13702681	*+	AES/PNC Bank, Po Box 61047, Harrisburg, PA 17106-1047
13702682	*+	AES/PNC Bank, Po Box 61047, Harrisburg, PA 17106-1047
13702684	*+	Aes/pnc Natl City, Po Box 61047, Harrisburg, PA 17106-1047
13702687	*+	Ally Financial, 200 Renaissance Ctr, Detroit, MI 48243-1300
13702693	*P++	BANK OF AMERICA, PO BOX 982238, EL PASO TX 79998-2238, address filed with court:, Bank Of America, Po Box 982235, El Paso, TX 79998
13702690	*P++	BANK OF AMERICA, PO BOX 982238, EL PASO TX 79998-2238, address filed with court:, Bank Of America, Po Box 982236, El Paso, TX 79998
13702691	*P++	BANK OF AMERICA, PO BOX 982238, EL PASO TX 79998-2238, address filed with court:, Bank Of America, Po Box 982236, El Paso, TX 79998
13702714	*+	Citibank, Po Box 6241, Sioux Falls, SD 57117-6241
13702723	*+	G M A C, Po Box 105677, Atlanta, GA 30348-5677
13702704	*P++	JPMORGAN CHASE BANK N A, BANKRUPTCY MAIL INTAKE TEAM, 700 KANSAS LANE FLOOR 01, MONROE LA 71203-4774, address filed with court:, Chase Card Services, Po Box 15298, Wilmington, DE 19050
13702705	*P++	JPMORGAN CHASE BANK N A, BANKRUPTCY MAIL INTAKE TEAM, 700 KANSAS LANE FLOOR 01, MONROE LA 71203-4774, address filed with court:, Chase Card Services, Po Box 15298, Wilmington, DE 19050
13702706	*P++	JPMORGAN CHASE BANK N A, BANKRUPTCY MAIL INTAKE TEAM, 700 KANSAS LANE FLOOR 01, MONROE LA 71203-4774, address filed with court:, Chase Card Services, Po Box 15298, Wilmington, DE 19050
13702707	*P++	JPMORGAN CHASE BANK N A, BANKRUPTCY MAIL INTAKE TEAM, 700 KANSAS LANE FLOOR 01, MONROE LA 71203-4774, address filed with court:, Chase Card Services, Po Box 15298, Wilmington, DE 19850
13702708	*P++	JPMORGAN CHASE BANK N A, BANKRUPTCY MAIL INTAKE TEAM, 700 KANSAS LANE FLOOR 01, MONROE LA 71203-4774, address filed with court:, Chase Card Services, Po Box 15298, Wilmington, DE 19850

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13702709	*P++	JPMORGAN CHASE BANK N A, BANKRUPTCY MAIL INTAKE TEAM, 700 KANSAS LANE FLOOR 01, MONROE LA 71203-4774, address filed with court:, Chase Card Services, Po Box 15298, Wilmington, DE 19850
13702710	*P++	JPMORGAN CHASE BANK N A, BANKRUPTCY MAIL INTAKE TEAM, 700 KANSAS LANE FLOOR 01, MONROE LA 71203-4774, address filed with court:, Chase Card Services, Po Box 15298, Wilmington, DE 19850
13702725	*+	Lending Club Corp, 71 Stevenson St Ste 300, San Francisco, CA 94105-2985
sp	##+	Vincent F. Presto, Master, Weinstein, Moyer, PC, Beneficial Bank Place, 1818 Market Street-Suite 3420, Philadelphia, PA 19103-3655

TOTAL: 2 Undeliverable, 20 Duplicate, 1 Out of date forwarding address

NOTICE CERTIFICATION

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: May 14, 2021

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on May 12, 2021 at the address(es) listed below:

Name	Email Address
POLLY A. LANGDON	on behalf of Trustee FREDERICK L. REIGLE ecfmail@readingch13.com
REBECCA ANN SOLARZ	on behalf of Creditor The Bryn Mawr Trust Company bkgroup@kmlawgroup.com
ROBERT MITCHELL MORRIS	on behalf of Creditor Freedom Credit Union mail@morrisadelman.com
SCOTT F. WATERMAN (Chapter 13)	ECFMail@ReadingCh13.com
STEPHEN MATTHEW DUNNE	on behalf of Debtor Derek Evan Krucelyak bestcasestephen@gmail.com dunnesr74587@notify.bestcase.com
United States Trustee	USTPRegion03.PH.ECF@usdoj.gov

TOTAL: 6

**UNITED STATES BANKRUPTCY COURT
EASTERN DISTRICT OF PENNSYLVANIA**

In Re: Derek Evan Krucelyak
Debtor(s)

Bankruptcy No: 16-12284-amc
Chapter: 13

NOTICE OF DEADLINES

To the debtor, debtor's counsel, trustee, and all creditors and parties in interest, NOTICE IS GIVEN THAT:

1. The Standing Chapter 13 Trustee has filed his final report and account.

☒ 2. Any objection to the Final Report and Account pursuant to Federal Rule 5009, must be filed **within 30 days from the date of this Notice** with the Clerk of the U.S. Bankruptcy Court.

☒ 3. Any objection to the entry of the Debtor(s)' Order of Discharge or request to delay the entry of discharge pursuant to 11 U.S.C. § 1328(h), must be filed in writing **within 14 days from the date of this Notice** with the Clerk of the U.S. Bankruptcy Court.

4. All objections must be filed with the Clerk at the following address:

900 Market Street
Suite 400
Philadelphia, PA 19107

5. In the absence of any objection, the Court may approve the Trustee's Final Report and Account and enter the Order of Discharge.

For The Court
Timothy B. McGrath
Clerk of Court

Dated: 5/12/21